

About the MDC-LARP

During the 2000 Maryland legislative session, House Bill 543/Senate Bill 519 was passed providing State funding for a new student loan repayment program for dentists named the Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP). The purpose of the MDC-LARP is to increase access to oral health care services for Maryland Medical Assistance Program (MMAP) recipients by increasing the number of dentists who treat this population. Through receipt of loan repayment assistance over a three-year period, participating dentists agree to provide oral health care services to a minimum of 30% MMAP recipients as a proportion of their total patient population per year.

The MDC-LARP is a collaborative effort between the Maryland Higher Education Commission (MHEC), Office of Student Financial Assistance and the Maryland Department of Health and Mental Hygiene (DHMH), Office of Oral Health. The MHEC, Office of Student Financial Assistance is responsible for loan repayment checks disbursement. On the other hand, the DHMH, Office of Oral Health is responsible for the collection of all applications, coordination of the review panel, conducts site visits, conducts initial orientation with award recipients, monitors program participants, and promotes the program.

Definition of Terms

Loan – any higher education loan or consolidation of higher education loans.

Loan Holder – award recipient's higher education lending institution(s).

Managed Care Organizations (MCOs) – are health care organizations that provide services to Medicaid recipients in Maryland. These organizations contract with a network of providers to provide covered services to their enrollees. MCOs are responsible to provide or arrange for the full range of health care services.

Maryland Department of Health and Mental Hygiene (DHMH) – houses the Office of Oral Health.

Maryland Higher Education Commission (MHEC) – is the State of Maryland's higher education coordinating board responsible for establishing statewide policies for Maryland public and private colleges and universities and for-profit career schools. MHEC also administers state financial aid programs that affect students on a statewide basis.

Maryland Medical Assistance Program (MMAP) – consists of programs that provide access to health care services for many of the State's low-income residents. MMAP includes the Maryland Medical Assistance Program *Fee-for-Service* program and the Maryland Medical Assistance Program *HealthChoice* managed care program.

Maryland Medical Assistance Program Fee-for-Service Program (known as Fee-for-Service) – Providers are reimbursed directly by the State of Maryland on a Fee-for-Service basis. A dentist must sign up with the State to see patients under the Fee-for-Service program.

Medicaid - Medicaid (also called Medical Assistance) is a program that pays the medical bills of people who have low income and cannot afford medical care.

Office of Oral Health (OOH) – DHMH, OOH partners with the Maryland Higher Education Commission in monitoring the MDC-LARP. OOH was established in 1996 to address a myriad of dental or oral diseases affecting the State's neediest children and adults.

Office of Student Financial Assistance (OSFA) – The administration under MHEC that is responsible for the funding of the MDC-LARP.

Maryland Healthy Smiles – Medicaid's dental program for Maryland residents. The program is currently administered by a single vendor, Dentaquest.

MARYLAND HIGHER EDUCATION COMMISSION

OFFICE OF STUDENT FINANCIAL ASSISTANCE



GUIDELINES

Sponsored by:

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MARYLAND HIGHER EDUCATION COMMISSION
Office of Student Financial Assistance

Maryland Dent-Care Loan Assistance Repayment for Dentists Guidelines

AUTHORITY

The 2000 Maryland General Assembly adopted Senate Bill 519. This legislation gives the Maryland Higher Education Commission (the Commission), with assistance from the Department of Health and Mental Hygiene (DHMH), Office of Oral Health, the authority to establish Guidelines necessary for the administration of the Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP).

A. PURPOSE

A 1. The purpose of the MDC-LARP is to increase access to oral health services for Maryland Medical Assistance Program recipients by increasing the number of dentists who treat that population.

A 2. This legislation is funded through Maryland General Funds and will provide loan repayment for up to five Maryland licensed dentists a year with a maximum of 15 participants in the program, depending upon available funding. In return, the dentist must agree to provide oral health services to Maryland Medical Assistance Program recipients (MMAP).

B. ELIGIBILITY

B 1. To be eligible for repayment assistance, an individual must:

- a. be employed as a full-time dentist in the State;
- b. have received a dental degree from a college or university in the State of Maryland or from an accredited U.S. dental school;
- c. be a resident of the State of Maryland at the time the service obligation begins;
- d. have a valid unrestricted license to practice dentistry in the State of Maryland at the time the service obligation begins;
- e. have not breached an obligation for service to a federal, state, or local government entity;

- f. have no unserved obligations for service to a federal, state, or local government, or to another entity, with the exception of the U.S. Department of Health and Human Services' Primary Care Loans, Exceptional Financial Need Scholarships, and Financial Assistance for Disadvantaged Health Professions Students;
 - g. have outstanding eligible higher education loans; and
 - h. not be in default on any eligible higher education loan.
- B 2. An eligible practice site is any federal, state, local, or private for-profit or nonprofit dental facility (including a solo, group, or incorporated private practice) that treats all persons and agrees that a minimum of 30% of its practice patient population will be Medicaid recipients.
- B 3. Loans eligible for repayment assistance are any loans for undergraduate or graduate dental professional study obtained for tuition, educational expenses, or living expenses from a college, university, government, commercial source or an organization, institution, association, society, or corporation that is exempt from taxation under 501 (c) (3) or (4) of the Internal Revenue Code of 1986. The MDC-LARP recipient must be able to provide documentation that commercial loans were used for payment of tuition, educational expenses, or living expenses.

C. DETERMINATION OF DENTIST SHORTAGE AREAS

- C 1. The Maryland Department of Health and Mental Hygiene, Office of Health Policy and Planning is responsible for designating dentist shortage areas in Maryland and reporting the designations annually to the Commission. Geographic areas designated by DHMH coincide with Maryland's federal Dental Health Professions Shortage Areas (Dental HPSAs). In addition, DHMH may identify other areas based on health status indicators that DHMH deems appropriate.
- C 2. DHMH reports the designated dentist shortage areas to the Commission according to a schedule that corresponds to the MDC-LARP award cycle. This information will be provided to the Review Panel as described in Section F when reviewing applications and used to designate underserved areas. It is important to note that a dentist does not have to practice in a Dental HPSA to be considered for MDC-LARP.

D. THE GOAL OF THE MARYLAND DENT-CARE LOAN ASSISTANCE REPAYMENT PROGRAM

- D 1. The goal of the program is to increase dental access for Maryland Medical Assistance Program recipients (MMAP). Individuals who participate in this program agree to provide oral health care services to a minimum of 30% Maryland Medical Assistance Program recipients as a proportion of their total patient population, document this information and submit written monthly reports.

E. APPLICATION PROCEDURES

- E 1. Individuals must complete an application and provide any additional information required by the Maryland Higher Education Commission (the Commission) to be considered for MDC-LARP repayment assistance. The Commission is responsible for the development and distribution of application forms and materials. All applicants must provide:
- a. a completed application;
 - b. proof of graduation from an accredited U.S. school of dentistry;
 - c. documentation of the amounts and the holders of the applicant's outstanding eligible higher education loans;
 - d. letters of recommendation from three professionals, one of whom should be an oral health professional;
 - e. proof of a dental license issued by the Maryland State Board of Dental Examiners; and
 - f. if entering a group practice or incorporated practice, a letter of intent from the employer stating that the other members of the practice are aware of the program requirements that need to be fulfilled; or
 - g. if in a solo practice, proof that the practice exists.

F. SELECTION PROCESS

- F 1. The Commission appoints and convenes a Review Panel to assist in the annual selection of MDC-LARP recipients. The Review Panel is composed of representatives, some of whom are dentists and/or who have experience treating Medicaid and low income patients. The Review Panel is responsible for reviewing the eligible applicants as determined by the Commission and making recommendations to the Commission of the applicants to whom awards should be made. The Commission makes the final selection of MDC-LARP recipients.
- F 2. The Review Panel may consider the following criteria in making its recommendations to the Commission.
 - a. the dental health care needs of the geographic area where the dental practice is located;
 - b. the professional competence and conduct of applicants;
 - c. applicant's willingness to serve the three-year requirement ; and
 - d. applicant's personal or professional background that shows an understanding of the dental needs that exist in shortage areas or in underserved populations.
- F 3. The Commission may direct the Review Panel to use other criteria as appropriate to accommodate the goals of the MDC-LARP program.

G. MARYLAND DENT-CARE LOAN ASSISTANCE REPAYMENT PROGRAM AWARDS

G 1. Number of Awards

The total number of awards made each year shall be determined on an annual basis by OSFA and DHMH and will be based on the amount of funds available.

G 2. Award Amount

- a. The award amount for new MDC-LARP awards will be determined on an annual basis by OSFA and DHMH. Award amounts will be based on available annual funding, number of selected recipients, recipient's total indebtedness from eligible higher education loans at time of application, and number of years recipient will agree to serve the program. Awards will be a minimum of \$10,000 per year up to a

maximum of \$23,740 per year. Awards will include a supplement equal to 39 percent of the MDC-LARP recipient's annual repayment amount to defray the MDC-LARP recipient's associated tax liability.

- b. In addition, the LARP award may not exceed the MDC-LARP recipient's total indebtedness from eligible higher education loans.

G 3. Method and Timing of Payments

- a. The Commission issues checks to selected MDC-LARP recipients within 60 days of completion of one service year. A service year is the 365-day period commencing on the date of the first day the MDC-LARP recipient begins to fulfill the service obligation at an eligible practice site. Unless the MDC-LARP recipient does not fulfill the service obligation as scheduled, subsequent service years for that MDC-LARP recipient begin and end on the same dates as the first service year. The amount of the check (or checks) is equal to the loan repayment specified for the service year in the contract between the MDC-LARP recipient and the Commission.
- b. The loan repayment checks are made co-payable to the MDC-LARP recipient and the holder(s) of the MDC-LARP recipient's eligible higher education loans. The responsibility rests with the MDC-LARP recipient to endorse and forward the check(s) to the holder(s). The MDC-LARP recipient is also responsible for notifying the Commission if the holder of a loan has changed.
- c. The Commission issues separate checks to MDC-LARP recipients to help defray the tax liability associated with MDC-LARP awards. These checks are made payable solely to the MDC-LARP recipients.
- d. All MDC-LARP payments – including amounts intended to help defray tax liability – represent taxable income to the MDC-LARP recipient. The MDC-LARP recipient is responsible for disclosing and paying taxes on all MDC-LARP payments to the Internal Revenue Service.

G 4. Renewal of Awards

- a. MDC-LARP recipients may renew their MDC-LARP awards for up to a maximum of 3 years if they continue to meet the eligibility criteria, still have outstanding eligible higher education loans,

have not reached the repayment maximum amount of \$71,220 plus 39%, and the Commission has sufficient funding. Individuals applying for award renewal are neither given preference nor guaranteed renewal.

H. MARYLAND DENT-CARE LOAN ASSISTANCE REPAYMENT PROGRAM RECIPIENT OBLIGATIONS

- H 1. The recipient of a MDC-LARP award is obligated to furnish the Commission with written acceptance of the award and sign a promissory note with the Commission stipulating the terms of the MDC-LARP contract. The Promissory Note must include:
- a. the obligations of a MDC-LARP recipient;
 - b. the number of years to which the MDC-LARP recipient commits;
 - c. the total and annual amounts of the MDC-LARP award;
 - d. penalties for breach of contract;
 - e. circumstances under which the obligation may be deferred, canceled, suspended, or waived; and
 - f. any other terms the Commission deems necessary.
- H 2. In addition, the recipient of a MDC-LARP award must fulfill the criteria as specified below.
- a. MDC-LARP recipients who are engaged in providing dental care services to Maryland Medical Assistance Program recipients (at least 30% of their practice) must serve three years in a full-time eligible practice site.
 - b. A full-time practice refers to a minimum of 40 hours per week. MDC-LARP recipients must provide at least 32 hours of the 40 hours per week during normally scheduled office hours providing clinical dental services at an eligible practice site.
 - c. No more than seven weeks (35 workdays) can be spent away from the practice for holidays, vacation, continuing professional education, illness, or any other reason. Absences greater than seven weeks in any given 52-week period will extend the service obligation end date.

H 3. While in practice at an eligible practice site, a MDC-LARP recipient must also:

- a. sign up to be a Medical Assistance provider and a network provider with a minimum of one Managed Care Organization or Dental Managed Care Organization participating in the HealthChoice Medicaid Program in the MDC-LARP recipient's geographic area;
- b. accept and render services to Maryland Medical Assistance Program recipients;
- c. maintain a valid license to practice dentistry in the State of Maryland throughout the service obligation;
- d. notify the Commission ***in writing*** if the employment arrangement at the eligible practice site is terminated or changed;
- e. notify the Commission if the repayment of a loan is undertaken by an entity defined in Maryland Code Ann., Education Section 18-1601(c)(2) of the statute;
- f. keep timely records of services rendered to ***all*** Medicaid patients (both Network Provider Recipients and Maryland Medical Assistance Program Recipients) and provide the Office of Oral Health with written monthly reports of those services as allowed by federal and state confidentiality statutes and regulations; and
- g. complete an exit interview at the end of the final contract period.

I. VERIFICATION

- I 1. The Commission requires annual verification that the MDC-LARP recipient is fulfilling his or her obligation under the contract.
- I 2. Prior to issuing the MDC-LARP recipient's check(s) for the first year of service, the Commission must receive notice from the Office of Oral Health that confirms that the MDC-LARP recipient is providing appropriate service at that site. Prior to issuing checks for subsequent years of service, the Commission must receive confirmation from the Office of Oral Health that the MDC-LARP recipient, in accordance with the contract provided services in the

previous year and continues to practice at the eligible practice site.

J. BREACH OF CONTRACT

- J 1. The following situations constitute a breach of the MDC-LARP contract between the MDC-LARP recipient and the Commission:
 - a. In the case of a practicing dentist or a newly licensed dental school graduate, the service obligation at an eligible practice site does not begin within three months of the close of the fiscal year in which the contract is executed.
 - b. The MDC-LARP recipient separates from the eligible practice site prior to fulfilling the service obligation and does not move to a site that complies with the program requirements to continue the program.
- J 2. A MDC-LARP recipient who breaches the contract with the Commission is subject to the following financial penalties. These penalties are equal to the sum of:
 - a. the full amount of the MDC-LARP funds paid to the MDC-LARP recipient;
 - b. two times the value of the amount of obligated service time not served; and
 - c. any damages which the state is entitled to recover, such as interest, costs, and expenses of collection (including attorneys' fees).
- J 3. Amounts not paid within one year of the breach of contract may be subject to garnishment of wages, deductions in Medicaid payments, or other collection methods. The Maryland Higher Education Commission will report recipients who fail to pay their financial penalties within one year to the Maryland State Board of Dental Examiners. Recipients may be subject to disciplinary action by the Board. In addition, a MDC-LARP recipient's financial obligation for payment of damages may not be released by discharge of bankruptcy under Title 11 of the United State Code.

K. DEFERMENTS AND CANCELLATION, SUSPENSION, AND WAIVER OF OBLIGATION

- K 1. The Commission may consider deferments and cancellation, suspension, and waiver of the obligation for the circumstances provided below:

a. Deferments:

- 1) Military service for a period not to exceed three years;
- 2) Extended illness verified by a physician;
- 3) Extenuating family circumstances to be decided on a case-by-case basis; and
- 4) Maternity/paternity leave not to exceed six months.

b. Cancellation, suspension, or waiver:

- 1) Any service or payment obligation incurred by the MDC-LARP recipient under contract with the Commission is canceled upon the MDC-LARP recipient's death.
- 2) The Commission may waive or suspend the MDC-LARP recipient's service or payment obligation if, in the opinion of the Commission, compliance by the MDC-LARP recipient with the terms and conditions of the contract is impossible or would involve extreme hardship.

L. RESPONSIBILITIES OF THE DEPARTMENT OF HEALTH AND MENTAL HYGIENE (DHMH), OFFICE OF ORAL HEALTH

L 1. DHMH Office of Oral Health is responsible for:

- a. promoting and recruiting the MDC-LARP program in conjunction with the Commission;
- b. certifying eligible practice sites;
- c. selecting eligible applicants;
- d. notifying the Commission of selected eligible applicants;
- e. evaluating the Program to confirm that MDC-LARP recipients are fulfilling their requirements;
- f. appointing an individual from DHMH to serve on the Review Panel; and nominating individuals to the Commission to serve on the Review Panel

Monthly Reporting

A MDC-LARP participating dentist is responsible for submitting monthly reports to the MDC-LARP Coordinator at the Department of Health and Mental Hygiene, Office of Oral Health. Monthly reporting sheets for each calendar year are provided. A Participating dentist with more than one practice location must submit a separate monthly report sheet per location.

For each week on a monthly basis, the following information must be recorded:

- * Total number of hours worked
- * Number of MMAP recipient scheduled appointments
- * Number of MMAP recipient completed scheduled appointments
- * Total number of completed scheduled appointments (Medicaid and non-Medicaid)

Monthly reports are due on the **10th of each month** for the previous month. This report will be accepted only on the forms provided which can be accessed by the following address:

- Go to: www.mdc-larp/activecandidates/2012/monthly
- Go to the left and click: Loan Assistance Repayment Program for Dentists
- Then click: Monthly Reports at the bottom of the page to access the Reporting Portfolio.
- Then click: The appropriate month.

Monthly reports *should be emailed* to the following address: oralhealth@dhmh.state.md.us.
However, if emailing is not possible, please fax to the following number: **Fax:** (410) 333-7392

MDC-LARP Coordinator

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MDC-LARP dentists should submit their monthly reports through email. Monthly pdf versions of the monthly activity report will be sent to you via email. These reports can be directly filled in and emailed to us without having to print them. Please email these reports to the email address provided above.

Monthly Report Sheets

January – December 2012

Yearly Renewal

Annually, the MDC-LARP Program Coordinator will conduct a site visit with the MDC-LARP award recipient. At this time, the practice site will be evaluated according to the guidelines listed below:

1. **Existence of Practice**

The practice site must be a viable office and has a permanent location (no mobile dentistry units are permissible).

2. **License Verification**

Provide proof of current Maryland dental license issued by the Maryland State Board of Dental Examiners.

3. **Infection Control**

Practice site must comply with OSHA mandated infection control policies. Sterilization areas must be present and contain the industry standards for sterilization (ultrasonic devices, autoclaves, solutions, etc). In addition, the following must be present and routinely used in patient interaction: disposable gloves, fluid resistant facemasks, eye protection, and fluid resistant clothing. It is expected that the practice use disposables wherever possible, including: high-speed evacuation tips, air/water syringe tips, patient cups, patient bibs, etc. A spore test is to be done weekly and is required protocol towards compliance.

4. **Front Desk Procedures**

The front desk personnel must demonstrate an understanding of the MMAP *Fee-for-Service* Program and the MMAP *HealthChoice* Program and billing procedures. This includes enrollment verification for each patient at the scheduling date and before the start of each appointment.

5. **MMAP *Fee-for-Service* Program and the MMAP *Healthy Smiles* Program participation**

The dentist must show evidence of his/her membership in the MMAP *Fee-for-Service* Program and the MMAP *HealthChoice* Program.

6. **Obligated Dentist Hours**

MDC-LARP participating dentist must be employed full-time (40 hours) and practice dentistry at least 32 hours of the 40 hours.

~ At the conclusion of the site visit, an informal verbal report will be provided regarding any problems or areas of excellence found during the visit. A formal written copy of the report will be mailed to the MDC-LARP participating dentist approximately one week after the visit.

~ A practice will be rated satisfactory only if all of the requirements are met. All unsatisfactory reports will result in the development of a corrective action plan. The MDC-LARP participating dentist will develop this plan. A follow-up assessment will occur after three months to determine whether the appropriate corrective action was taken. If the problem(s) is not corrected within the time frame given, appropriate punitive action could be taken by MHEC.

Frequently Asked Questions

Who is eligible for the MDC-LARP?

To be eligible for the MDC-LARP, you must:

- Be a full-time practicing dentist in the state of Maryland
- Hold a valid Maryland dental license
- Have outstanding educational loans
- Have graduated from an accredited U.S. dental school
- Be a resident of Maryland

Can I apply to the program if I owe less than \$71,220?

Yes, however, you will only be reimbursed up to the amount of total indebtedness. In addition, you must still commit to the 3-year program requirement.

How are MDC-LARP applicants selected?

Applicants are selected by a Review Panel consisting of representatives from the Maryland Higher Education Commission, Maryland Department of Health and Mental Hygiene (Medicaid Program), Maryland Dental Society, Maryland State Dental Association, and the University of Maryland Dental School.

Where can I fulfill my obligation?

At an eligible practice site that is a public or private, for-profit or nonprofit dental facility (including solo, group, or incorporated private practice) that treats all persons and allows you to fulfill your obligation. What makes this program unique is that you do not have to practice in a designated Health Professional Shortage Area (HPSA). You simply need to provide dental care services to MMAP recipients and ensure that they comprise 30% of your patient population.

Can I fulfill my obligation by working part-time?

No. MDC-LARP recipients are required to be employed full-time (40 hours) and practice dentistry at least 32 hours of the 40 hours.

Can I practice in two different locations, but have only one location where I accept MMAP recipients?

Yes. You can practice at two different sites, but it is important to remember that the 30% MMAP recipient requirement is based on the total number of patients you see in every practice site. While you may not see MMAP patients at one practice site, you will still need to report the number of patients you see those days.

Can I change practice sites?

Yes. Within two weeks, you must notify the Office of Oral Health and the Maryland Higher Education Commission **in writing** if the employment arrangement at the eligible practice site is terminated or changed. If you move into a group/associate practice, the owner(s) of that practice needs to complete the letter of understanding that is enclosed in the application and agree to a site visit. If you change practice location, or move into solo practice, you must also agree to a site visit for your new location. The site visit will be done by an OOH staff member or by the program coordinator.

What is the MDC-LARP dentist salary?

The MDC-LARP is not involved in salary negotiation between you and your employer.

Can I apply to the program if I do not have my Maryland dental license?

Candidates must have received their Maryland dental license by January 1st of their service year.

When should I contact my lenders?

It is recommended that candidates contact their lenders by July 1st in order to obtain lender verification by the application deadline August 31st.